



REFUND AND CANCELLATION POLICY

1. Introduction

This Refund and Cancellation Policy outlines the terms governing refunds, cancellations, and service discontinuation for products and services provided by Machpay Fintech LLP, an EdTech technology and software solutions provider.

By purchasing or using our products and services, you agree to this Refund and Cancellation Policy.

2. Scope

This policy applies to:

- Online courses and educational programs
- Learning Management System (LMS) subscriptions
- Software licenses and subscriptions
- Digital learning content
- Technology platform services
- Enterprise software solutions
- Training and implementation services
- Other products and services offered by the Company

3. Cancellation of Services

By the Customer

Customers may request cancellation of a subscription or service by contacting the Company through the designated support channels.

Cancellation requests will be processed according to the applicable service agreement or subscription terms.

By the Company

The Company reserves the right to suspend or terminate services in cases including but not limited to:

- Violation of Terms and Conditions
- Fraudulent or unlawful activities
- Non-payment of applicable fees
- Regulatory or legal requirements

4. Refund Eligibility

Refund requests may be considered under the following circumstances:

- Duplicate payment or billing errors
- Technical issues preventing access to purchased products or services where the Company is unable to provide a reasonable resolution
- Incorrect charges resulting from system errors
- Products or services not delivered due to Company-related issues
- All refund requests are subject to review and verification by the Company.

5. Non-Refundable Products and Services

Unless otherwise required by law, the following are generally non-refundable:

- Accessed or completed online courses
- Downloaded digital content
- Software licenses that have been activated
- Customized software development services
- Implementation and consulting services already delivered
- Subscription fees for completed billing periods
- Third-party products or services purchased through the platform

6. Course and Educational Program Refunds

Where educational programs are offered through the platform:

- Refund eligibility may depend on the specific course provider, institution, or training partner.
- Once substantial course access, content consumption, assessments, or certifications have been completed, refunds may not be available.
- Any course-specific refund terms communicated at the time of enrollment shall prevail.

7. Subscription Services

For recurring subscription services:

- Customers may cancel future renewals at any time.
- Cancellation will generally take effect at the end of the current billing period.
- Fees already paid for an active subscription period are typically non-refundable unless otherwise stated.

8. Refund Request Process

To request a refund, customers should provide:

- Full name
- Registered email address
- Transaction reference number
- Date of purchase
- Reason for refund request
- Supporting documents, if applicable
- Refund requests should be submitted to the Company's customer support team.

9. Refund Processing

If a refund request is approved:

- Refunds will be processed through the original payment method whenever possible.
- Processing timelines may vary depending on banks, payment service providers, and financial institutions.
- The Company is not responsible for delays caused by third-party payment service providers.

10. Partial Refunds

In certain situations, the Company may provide a partial refund based on:

- Extent of product or service utilization
- Contractual commitments
- Costs already incurred
- Nature of the product or service delivered
- The Company's decision regarding partial refunds shall be final and reasonable under the circumstances.

11. Chargebacks and Payment Disputes

Customers are encouraged to contact the Company before initiating chargebacks or payment disputes with their bank or payment provider.

The Company reserves the right to provide transaction records and service usage information to financial institutions during dispute investigations.

12. Changes to this Policy

The Company may revise this Refund and Cancellation Policy from time to time.

Updated versions will be published on the Company's website and become effective upon publication.

13. Contact Information

For refund, cancellation, or billing-related inquiries, please contact:

Machpay Fintech LLP

No. 26, O Block, 18th Avenue, Ashok Nagar, Chennai – 600083

Email: **Contact@machpay.in**

Contact Number : **7092921587**

14. Final Decision

All refund requests are reviewed individually. The Company's decision regarding refund eligibility shall be made in accordance with this policy, applicable agreements, and relevant legal requirements.

By purchasing or using our products and services, you acknowledge and agree to this Refund and Cancellation Policy.

